USER MANUAL FOR UPI Prepaid Card

2019-09-03 Version 2.1

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Introduction

- This manual contains the contents that a user needs to know before using UPI Prepaid Card. Please read this manual and follow the instructions. All the images, text and information are owned by TILA EXCHANGE OÜ without authorization, all or part of contents of this manual are prohibited to reproduce, copy or reprint.
- The manual may be changed without prior notice.
- The information on this manual is provided to the cardholder as confidential.
- * The actual image may be different from the image in this manual.

1. About UPI Prepaid Card

UPI Prepaid Card is a prepaid card that can be charged with the following currencies: USD. Since it is not a credit card, there is no danger of overdraft. The UPI Prepaid Card is an Union Pay International/UPI brand Card. Generally it can be used in UnionPay stores worldwide. (However, in some stores it may not able to be used due to restrictions of UPI. In this case, it is recommended to try it in other UnionPay stores.)

A prepaid card needs to be charged before using and can be used repeatedly until the balance becomes zero. Thus, prepaid cards have the same features with cash. As long as you load your prepaid card, you can use it freely.

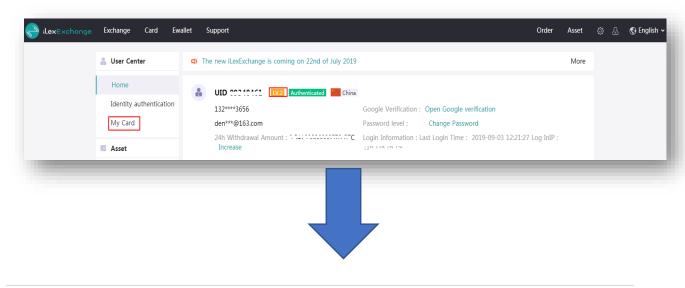
In conclusion, prepaid card is more analogous to cash payment compared to debit card.

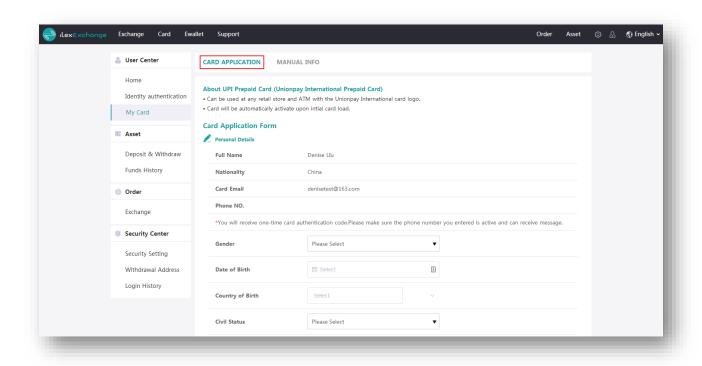
* Difference between prepaid card, debit card and credit card

Prepaid card		Buy the card in advance and charge beforehand
Debit card		Necessary to charge to account in advance and deduct money from account when using the card
Credit card	Pay afterwards	Credit (like income) is necessary

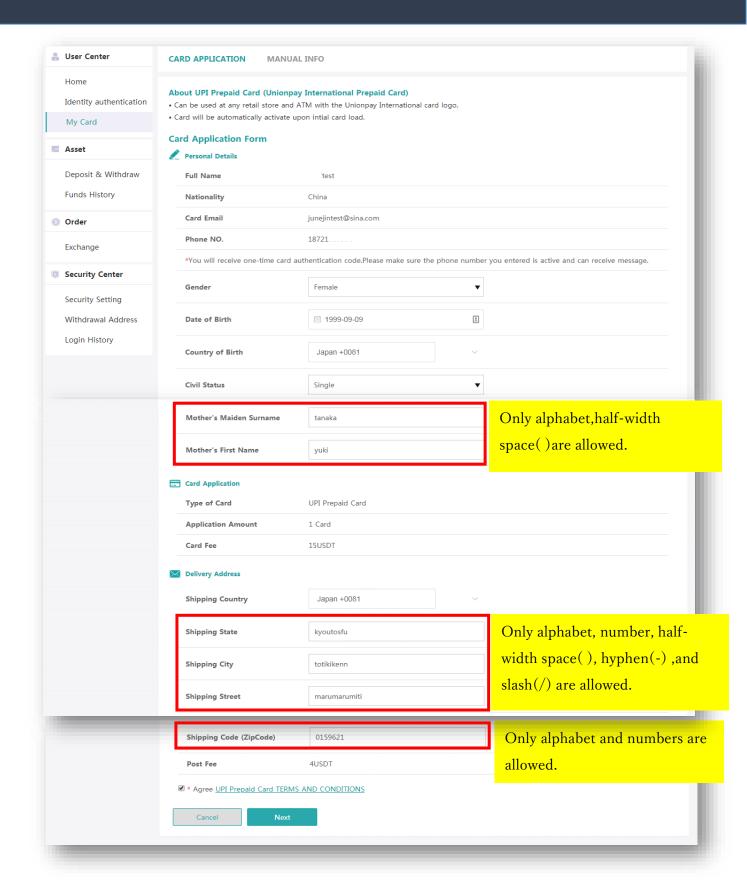
2. Application

① User(Level 2 verified) go Login→My Card→Card Applicaciton.

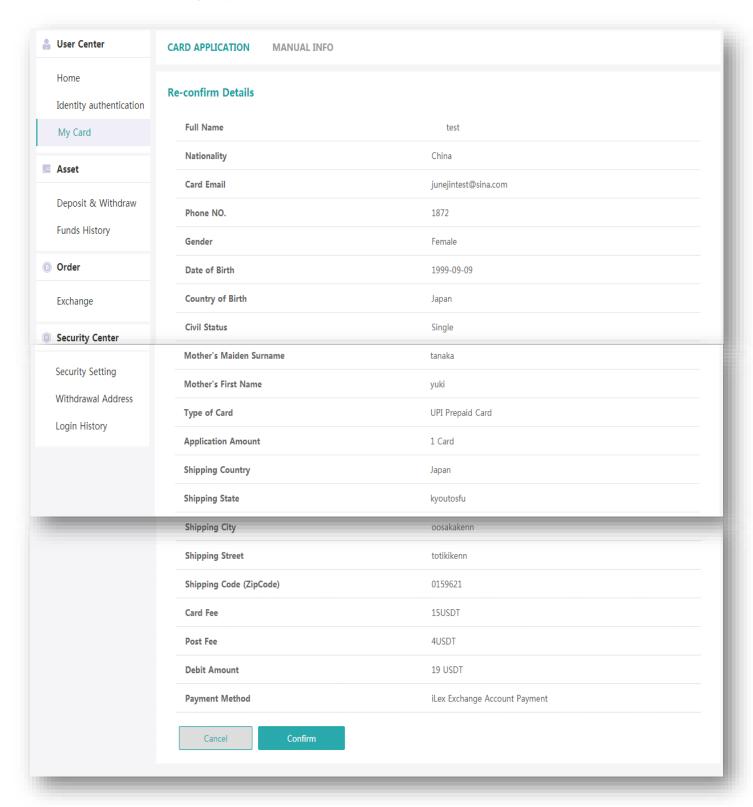




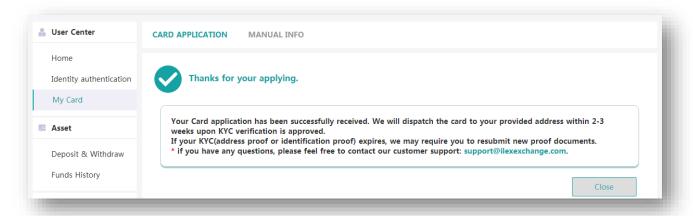
- 2 Fill in the application form.
- * The card fee and postal fee is auto deducted from user's iLexExchange Account.



3 Validate the data that you provided

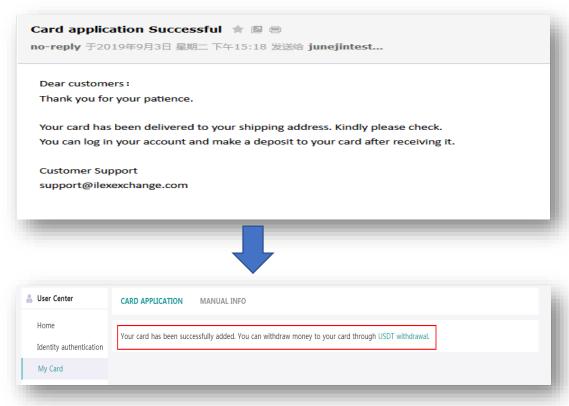


4 Thank you page.



5Successful card application

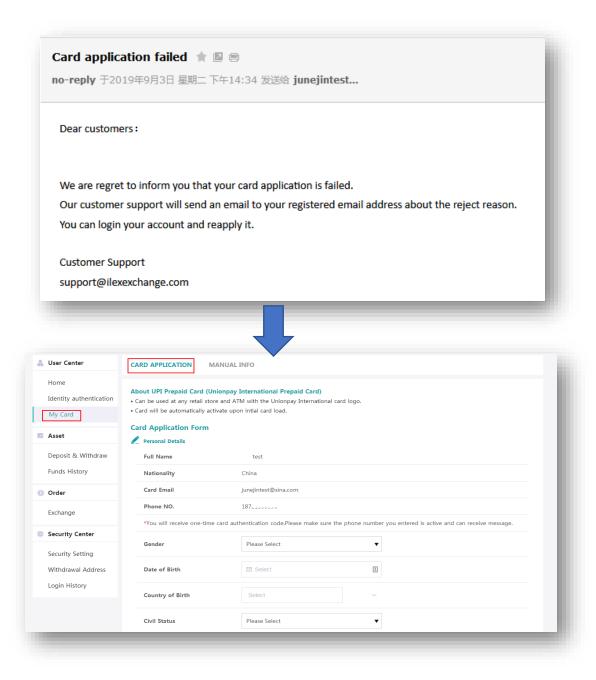
If your card application has been approved, you will receive a notification to your registered email address. Then, you will see that your card has been added on "My Card" page.



6 Card application rejected

What should you do after your card application is denied?

- •You will receive a notification via email regarding with the card application failure from our support team.
- •You have to resend the corrected information/documents on the "Card" page.
- •You may reach us on support@ilexexchange.com if you haven't received immediate feedback.



① Deliver card to the user's address.



®The card has been integrated with the user's account.

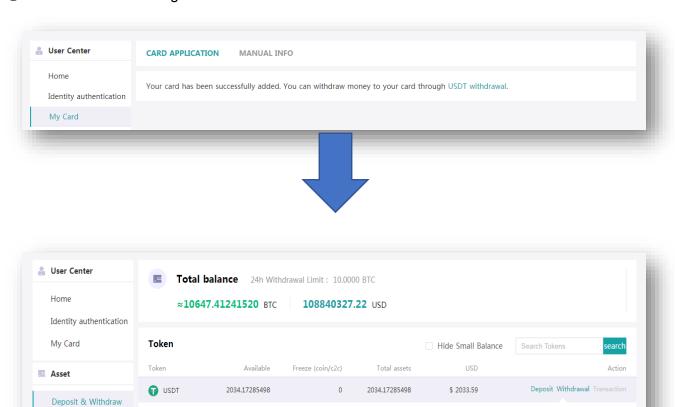
OMNI/ERC20

11112222333334444

Card No.

Funds History

imove



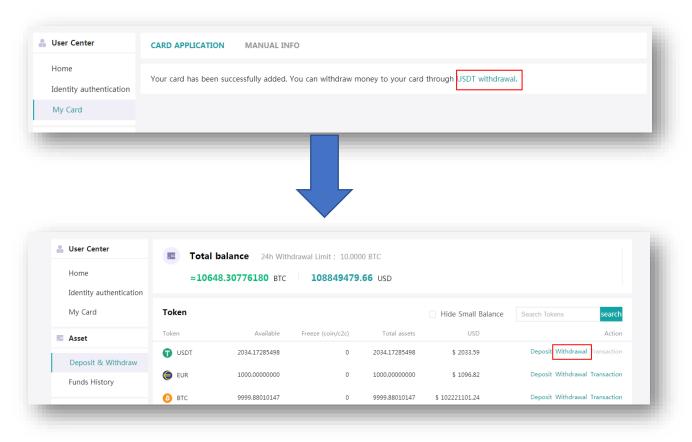
3. Card Activation

The card will be automatically activated upon initial card loading.

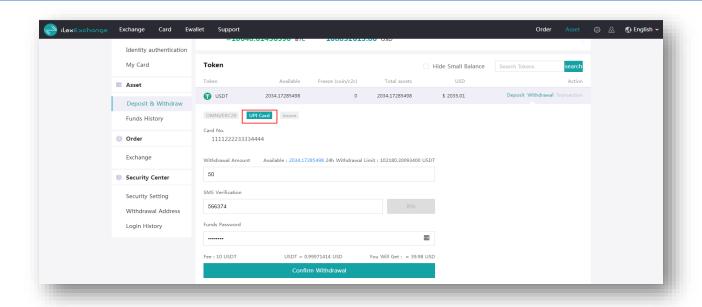
4. Card Use

4-1. Card Loading

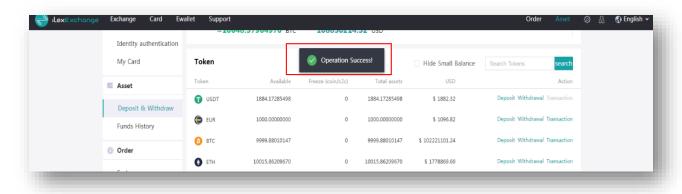
①Navigate to Login→ My Card→ USDT Withdrawal.



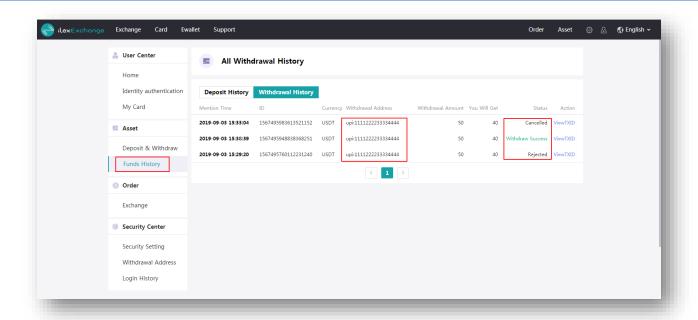
 $\ensuremath{\text{\textcircled{2}}}$ Select currency(USDT) and fill in the amount.



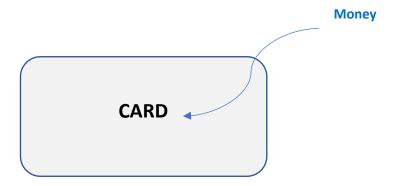
3 Successful card loading



 $\textbf{ \P Transaction history and status.}$



⑤ Confirm if your card loading is successful. If failed, please contact support@ilexexchange.com.



4-2. Checking the Balance and Transactions

Client can only check their card balance and transaction history via registering in the www.omnipay.asia website.

*When you are doing registration, please take note to fill Country Code instead of Country Abbreviation in the corresponding Country column at the bottom of Contact Info.

*Please refer to the screenshot for details.



4-3. Card PIN

Kindly note that cardholder must keep his card pin confidential and remember his pin at all times for all transactions. PIN will be used in ATM withdrawal and POS shopping, and website balance inquiry (only need in the first time). PIN cannot be changed. *PIN will be with the card when shipped.

In the event cardholder forgets the pin, or input wrong PIN more than 3 times (which will get the card blocked automatically), cardholder will be required to fill in a form for a card PIN reset request.

Please contact_support@ilexexchange.com if you have need.

5. Card Limits

Items	Limit
Maximum Transaction Amount per Day (GMT+8)*	USD 3,000
Maximum Transaction Amount per Month*	USD 10,000
Maximum Usage Allowed per Hour*	5
Maximum Usage Allowed per Day*	20
Maximum Load Limit per Transaction	USD 10,000
Maximum Load Limit per Month	USD 10,000

^{*} Including ATM withdrawal and online or POS shopping

(Example: for JPY, if the limit is USD 3000, then 3000* exchange rate = about JPY 330,000)

6. Card Fees

Items	Fee (\$)
ATM Withdrawal	\$5.00
POS/Online Purchase	\$1.20
Foreign Exchange (FX) Rate	Rate specified by the bank and ATM
Load/Deposit	Min. \$10.00 and Max. 1.8%
Lost/Stolen Card Replacement Fee	\$19.00

Note:

1. Kindly refrain from checking your balance at the ATM.

Please visit the website portal to check your card's balance and transaction history as some ATMs may not be able to cater your balance inquiry request and still get charged of an inquiry fee. The inquiry fee will be handled by the cardholder.

2. Please keep all your transaction slip, if you are not able to provide all proof, we will have difficulty investigating the case.

7. Inquiry

If you have any inquiry, please contact support@ilexexchange.com

^{*}Currencies other than USD are equivalent to the above limit.